

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Mark A Williams
Morgan M Williams
Debtor(s)

Case No. 15-22933

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2015.
- 2) The plan was confirmed on 01/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/05/2018.
- 5) The case was completed on 03/05/2018.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,920.00.
- 10) Amount of unsecured claims discharged without payment: \$11,537.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$37,359.16
Less amount refunded to debtor	\$58.85

NET RECEIPTS: **\$37,300.31**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,910.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,814.27
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,724.27**

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAYVIEW LOAN SERVICING LLC	Secured	10,885.00	10,884.08	10,884.08	10,884.08	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	430.00	426.68	426.68	426.68	0.00
CITIFINANCIAL	Unsecured	7,000.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS	Unsecured	NA	672.21	672.21	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	6,000.00	5,541.45	5,541.45	5,541.45	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	437.11	437.11	437.11	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	414.00	414.00	414.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	274.82	274.82	274.82	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	95.02	95.02	95.02	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	74.54	74.54	74.54	0.00
COMENITY BANK	Unsecured	740.00	764.51	764.51	764.51	0.00
COMMUNITY LENDERS	Secured	2,137.00	2,136.54	2,136.54	2,136.54	41.95
JP MORGAN CHASE BANK NA AUTO	Secured	2,996.00	2,995.68	2,995.68	2,995.68	42.64
LASALLE COUNTY TREASURER	Unsecured	NA	1,070.16	1,070.16	1,014.66	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	1,134.52	1,134.52	1,134.52	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	1,261.68	1,261.68	1,261.68	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	850.00	837.20	837.20	837.20	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	537.95	537.95	537.95	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,070.00	1,043.16	1,043.16	1,043.16	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	500.00	498.79	498.79	498.79	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	680.00	662.05	662.05	662.05	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	393.98	393.98	393.98	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	490.00	472.46	472.46	472.46	0.00
HSBC CARD SERVICES	Unsecured	400.00	NA	NA	0.00	0.00
STANDARD MUTUAL INSURANCE CO	Unsecured	60.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KOHL'S/CAPITAL ONE	Unsecured	580.00	NA	NA	0.00	0.00
CITY OF LASALLE	Unsecured	200.00	NA	NA	0.00	0.00
COMMUNITY LENDERS	Unsecured	2,100.00	NA	NA	0.00	0.00
AT&T/EOS CCA	Unsecured	80.00	NA	NA	0.00	0.00
AT&T MOBILITY/EOS CCA	Unsecured	240.00	NA	NA	0.00	0.00
US CELLULAR/PORTFOLIO RECOVER	Unsecured	150.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	580.00	590.57	590.57	590.57	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,884.08	\$10,884.08	\$0.00
Debt Secured by Vehicle	\$5,132.22	\$5,132.22	\$84.59
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,016.30	\$16,016.30	\$84.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,202.86	\$16,475.15	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,724.27</u>
Disbursements to Creditors	<u>\$32,576.04</u>
TOTAL DISBURSEMENTS :	<u>\$37,300.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/17/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.